

B1 (Official Form 1)(1/08)

United States Bankruptcy Court Northern District of Illinois		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Stone, John Howard		Name of Joint Debtor (Spouse) (Last, First, Middle): Quinlan Stone, Suzanne Karen
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-0361		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-1563
Street Address of Debtor (No. and Street, City, and State): 5405 N. Campbell Ave., 2nd Floor Chicago, IL <div style="text-align: right; font-size: small;">ZIP Code 60625</div>		Street Address of Joint Debtor (No. and Street, City, and State): 5405 N. Campbell Ave., 2nd Floor Chicago, IL <div style="text-align: right; font-size: small;">ZIP Code 60625</div>
County of Residence or of the Principal Place of Business: Cook		County of Residence or of the Principal Place of Business: Cook
Mailing Address of Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>		Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>
Location of Principal Assets of Business Debtor (if different from street address above):		
Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other <hr/> Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding <hr/> Nature of Debts (Check one box) <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. <hr/> Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <div style="display: flex; justify-content: space-between; font-size: small;"> <div><input type="checkbox"/> 1-49</div> <div><input checked="" type="checkbox"/> 50-99</div> <div><input type="checkbox"/> 100-199</div> <div><input type="checkbox"/> 200-999</div> <div><input type="checkbox"/> 1,000-5,000</div> <div><input type="checkbox"/> 5,001-10,000</div> <div><input type="checkbox"/> 10,001-25,000</div> <div><input type="checkbox"/> 25,001-50,000</div> <div><input type="checkbox"/> 50,001-100,000</div> <div><input type="checkbox"/> OVER 100,000</div> </div>		
Estimated Assets <div style="display: flex; justify-content: space-between; font-size: small;"> <div><input checked="" type="checkbox"/> \$0 to \$50,000</div> <div><input type="checkbox"/> \$50,001 to \$100,000</div> <div><input type="checkbox"/> \$100,001 to \$500,000</div> <div><input type="checkbox"/> \$500,001 to \$1 million</div> <div><input type="checkbox"/> \$1,000,001 to \$10 million</div> <div><input type="checkbox"/> \$10,000,001 to \$50 million</div> <div><input type="checkbox"/> \$50,000,001 to \$100 million</div> <div><input type="checkbox"/> \$100,000,001 to \$500 million</div> <div><input type="checkbox"/> \$500,000,001 to \$1 billion</div> <div><input type="checkbox"/> More than \$1 billion</div> </div>		
Estimated Liabilities <div style="display: flex; justify-content: space-between; font-size: small;"> <div><input type="checkbox"/> \$0 to \$50,000</div> <div><input type="checkbox"/> \$50,001 to \$100,000</div> <div><input checked="" type="checkbox"/> \$100,001 to \$500,000</div> <div><input type="checkbox"/> \$500,001 to \$1 million</div> <div><input type="checkbox"/> \$1,000,001 to \$10 million</div> <div><input type="checkbox"/> \$10,000,001 to \$50 million</div> <div><input type="checkbox"/> \$50,000,001 to \$100 million</div> <div><input type="checkbox"/> \$100,000,001 to \$500 million</div> <div><input type="checkbox"/> \$500,000,001 to \$1 billion</div> <div><input type="checkbox"/> More than \$1 billion</div> </div>		

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Stone, John Howard

Quinlan Stone, Suzanne Karen

All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)

Location

Where Filed: **- None -**

Case Number:

Date Filed:

Location

Where Filed:

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:

- None -

Case Number:

Date Filed:

District:

Relationship:

Judge:

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

X

Signature of Attorney for Debtor(s)

(Date)

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.

☒ No.

Exhibit D

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

Information Regarding the Debtor - Venue

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Stone, John Howard

Quinlan Stone, Suzanne Karen

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ John Howard Stone

Signature of Debtor **John Howard Stone**

X /s/ Suzanne Karen Quinlan Stone

Signature of Joint Debtor **Suzanne Karen Quinlan Stone**

Telephone Number (If not represented by attorney)

April 20, 2009

Date

Signature of Attorney*

X /s/ Alexey Y. Kaplan (Kaplan Law Offices, P.C.)

Signature of Attorney for Debtor(s)

Alexey Y. Kaplan (Kaplan Law Offices, P.C.) 6272494

Printed Name of Attorney for Debtor(s)

Kaplan Law Offices, P.C.

Firm Name

**4043 Dempster
Skokie, IL 60076**

Address

Email: ayk@ameritech.net

847-676-8600 Fax: 847-676-8601

Telephone Number

April 20, 2009

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

B 1D(Official Form 1, Exhibit D) (12/08)

**United States Bankruptcy Court
Northern District of Illinois**

In re **John Howard Stone
Suzanne Karen Quinlan Stone**

Debtor(s)

Case No.
Chapter

7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ John Howard Stone
John Howard Stone

Date: April 20, 2009

B 1D(Official Form 1, Exhibit D) (12/08)

**United States Bankruptcy Court
Northern District of Illinois**

In re **John Howard Stone
Suzanne Karen Quinlan Stone**

Debtor(s)

Case No.
Chapter

7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Suzanne Karen Quinlan Stone
Suzanne Karen Quinlan Stone

Date: April 20, 2009

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court
Northern District of Illinois

In re **John Howard Stone,
Suzanne Karen Quinlan Stone**

Debtors

Case No. _____

Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	4	22,873.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		14,984.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		7,623.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	29		181,229.75	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			3,096.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			3,087.00
Total Number of Sheets of ALL Schedules		42			
Total Assets			22,873.00		
Total Liabilities				203,836.75	

United States Bankruptcy Court
Northern District of Illinois

In re **John Howard Stone,**
Suzanne Karen Quinlan Stone

Debtors

Case No. _____

Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
TOTAL	

State the following:

Average Income (from Schedule I, Line 16)	
Average Expenses (from Schedule J, Line 18)	
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		
4. Total from Schedule F		
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		

B6A (Official Form 6A) (12/07)

In re **John Howard Stone,
Suzanne Karen Quinlan Stone**

Case No. _____

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
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None

Sub-Total > **0.00** (Total of this page)

Total > **0.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **John Howard Stone,
Suzanne Karen Quinlan Stone**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petitioner is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Cash on hand	J	250.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking account at National City Bank (\$10) Checking account at TCF Bank (\$10)	J	20.00
		Checking account at National City Bank (\$50) Checking account at MB Financial (\$500) Checking account at JP Morgan Chase (\$200)	W	750.00
		Savings account at Kraft Foods Credit Union (\$25) Savings account at Water and Power Credit Union (\$100)	H	125.00
		Savings account at Baxter Credit Union (\$30) Savings account at St. Gregory Parish Credit Union (\$100)	W	130.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		General and ordinary household goods and furnishings	J	1,500.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Necessary wearing apparel	J	500.00
7. Furs and jewelry.		General jewelry	J	500.00
8. Firearms and sports, photographic, and other hobby equipment.	X			

Sub-Total > **3,775.00**
(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **John Howard Stone,
Suzanne Karen Quinlan Stone**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		403(b) Retirement Plan with the Archdiocese of Chicago	W	13,298.00
		Profit sharing/Retirement Account with ING	W	1,300.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		Self proprietorship with AmWay	J	0.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.		The Marketing Team (former employer, no longer in business). Debtor is owed approx. \$1,000; does not believe that he can collect.	H	0.00
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			

Sub-Total > **14,598.00**
(Total of this page)

Sheet 1 of 3 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **John Howard Stone,
Suzanne Karen Quinlan Stone**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1998 Jaguar with aprox. 120,000 miles	J	3,500.00
		2004 Mini Cooper (leased)	J	0.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		Fax, computer, printer, general office supplies	J	500.00
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.		AmWay inventory	J	500.00
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			

Sub-Total > **4,500.00**
(Total of this page)

Sheet **2** of **3** continuation sheets attached
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **John Howard Stone,
Suzanne Karen Quinlan Stone**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > **0.00**
(Total of this page)
Total > **22,873.00**

(Report also on Summary of Schedules)

Sheet **3** of **3** continuation sheets attached
to the Schedule of Personal Property

B6C (Official Form 6C) (12/07)

In re **John Howard Stone,
Suzanne Karen Quinlan Stone**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. §522(b)(2)

☒ 11 U.S.C. §522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash on Hand			
Cash on hand	735 ILCS 5/12-1001(b)	250.00	250.00
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
Checking account at National City Bank (\$10)	735 ILCS 5/12-1001(b)	20.00	20.00
Checking account at TCF Bank (\$10)			
Checking account at National City Bank (\$50)	735 ILCS 5/12-1001(b)	750.00	750.00
Checking account at MB Financial (\$500)			
Checking account at JP Morgan Chase (\$200)			
Savings account at Kraft Foods Credit Union (\$25)	735 ILCS 5/12-1001(b)	125.00	125.00
Savings account at Water and Power Credit Union (\$100)			
Savings account at Baxter Credit Union (\$30)	735 ILCS 5/12-1001(b)	130.00	130.00
Savings account at St. Gregory Parish Credit Union (\$100)			
Household Goods and Furnishings			
General and ordinary household goods and furnishings	735 ILCS 5/12-1001(b)	1,500.00	1,500.00
Wearing Apparel			
Necessary wearing apparel	735 ILCS 5/12-1001(a)	500.00	500.00
Furs and Jewelry			
General jewelry	735 ILCS 5/12-1001(b)	500.00	500.00
Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans			
403(b) Retirement Plan with the Archdiocese of Chicago	735 ILCS 5/12-704 735 ILCS 5/12-1006	13,298.00 0.00	13,298.00
Profit sharing/Retirement Account with ING	735 ILCS 5/12-704 735 ILCS 5/12-1006	1,300.00	1,300.00
Automobiles, Trucks, Trailers, and Other Vehicles			
1998 Jaguar with approx. 120,000 miles	735 ILCS 5/12-1001(c)	3,500.00	3,500.00
Office Equipment, Furnishings and Supplies			
Fax, computer, printer, general office supplies	735 ILCS 5/12-1001(d)	500.00	500.00
Inventory			
AmWay inventory	735 ILCS 5/12-1001(b)	500.00	500.00

Total: **22,873.00** **22,873.00**

0 continuation sheets attached to Schedule of Property Claimed as Exempt

B6D (Official Form 6D) (12/07)

In re **John Howard Stone,
Suzanne Karen Quinlan Stone**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D	W I F E	J O I N T	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		Husband, Wife, Joint, or Community							
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN							
Account No. 1046610101	J	Opened 11/03/04			X			14,984.00	14,984.00
Creditor #: 1		Lease							
400 N Lakeview Pak		2004 Mini Cooper (leased)							
		Value \$ 0.00							
Account No.									
		Value \$							
Account No.									
		Value \$							
Account No.									
		Value \$							
Subtotal (Total of this page)								14,984.00	14,984.00
Total (Report on Summary of Schedules)								14,984.00	14,984.00

0 continuation sheets attached

In re **John Howard Stone,
Suzanne Karen Quinlan Stone**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ Deposits by individuals

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (12/07) - Cont.

In re **John Howard Stone,
Suzanne Karen Quinlan Stone**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

**Taxes and Certain Other Debts
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B I T O R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No. xxx-xx-0361 & xxx-xx-1563 Creditor #: 1 Internal Revenue Service PO Box 970006 Saint Louis, MO 63197-0006		J	12/2007 Federal Income Taxes		X		7,623.00	0.00 7,623.00
Account No.								
Account No.								
Account No.								
Account No.								

Sheet **1** of **1** continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal
(Total of this page)

7,623.00 **0.00**
7,623.00

Total
(Report on Summary of Schedules)

7,623.00 **0.00**
7,623.00

B6F (Official Form 6F) (12/07)

In re **John Howard Stone,
Suzanne Karen Quinlan Stone**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
Account No. 5858-8323-9812-0053 Creditor #: 1 5th 3rd Bk 615 Elsinore Pl Cincinnati, OH 45202		H	Opened 6/01/01 Overdraft on a checking account/line of credit. Original loan for \$2,000; remainder constitutes fees, penalties and accrued interest. Weltman #7002538 Client Services #7925464			X	2,626.00
Account No. Representing: 5th 3rd Bk			Client Services, Inc. 3451 Harry Truman Boulevard Saint Charles, MO 63301-4047				
Account No. Representing: 5th 3rd Bk			Weltman, Weinberg & Reis Po Box 93596 Cleveland, OH 44101-5596				
Account No. Representing: 5th 3rd Bk			Weltman, Weinberg & Reis 175 South 3rd Street, Suite 900 Columbus, OH 43215				
Subtotal (Total of this page)							2,626.00

28 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **John Howard Stone,
Suzanne Karen Quinlan Stone**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 5858 Creditor #: 2 5th 3rd Bk 615 Elsinore Pl Cincinnati, OH 45202		Opened 6/01/01 Overdraft on a checking account/line of credit. Original loan for \$1,000. Client Services #9205830			X	989.00
Account No. Representing: 5th 3rd Bk		Client Services, Inc. 3451 Harry Truman Boulevard Saint Charles, MO 63301-4047				
Account No. Representing: 5th 3rd Bk		Weltman, Weinberg & Reis 175 South 3rd Street, Suite 900 Columbus, OH 43215				
Account No. 5477-5312-4674-0010 Creditor #: 3 Advanta Bank PO Box 8088 Philadelphia, PA 19101-8088		Prior to 07/2008 Business Expense				2,359.73
Account No. Representing: Advanta Bank		Advanta Banc Corp PO Box 30715 Salt Lake City, UT 84130-0715				
Sheet no. <u>1</u> of <u>28</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 3,348.73

B6F (Official Form 6F) (12/07) - Cont.

In re **John Howard Stone,
Suzanne Karen Quinlan Stone**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. Ending 1004 Creditor #: 4 American Express PO Box 15773 Wilmington, DE 19850	J	Prior to 01/2009 Credit account				2,563.29
Account No. -3499914086086283 Creditor #: 5 Amex P.O. Box 297871 Fort Lauderdale, FL 33329-7871	W	Opened 1/01/07 Credit account. Business expense. Account may reflect accrued interest and penaties.		X		1,995.00
Account No. Representing: Amex		NCO Po Box 15773 Wilmington, DE 19850				
Account No. 4227-0938-3253-7363 Creditor #: 6 Applied Bnk 4700 Exchange Cour Boca Raton, FL 33431	H	Opened 3/02/05 Credit account. Business expense. Account may reflect accrued interest and penaties. SIMM #3061962 PRS #7342376		X		1,645.00
Account No. Representing: Applied Bnk		Echelon Recovery, Inc. PO Box 1880 Voorhees, NJ 08043				
Sheet no. 2 of 28 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 6,203.29

B6F (Official Form 6F) (12/07) - Cont.

In re **John Howard Stone,
Suzanne Karen Quinlan Stone**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. Representing: Applied Bnk		Professional Recovery Services Po Box 1880 Voorhees, NJ 08043-7880				
Account No. Representing: Applied Bnk		Simm Associates 800 Pencader Drive Newark, DE 19702				
Account No. Representing: Applied Bnk		Simm Associates, Inc. PO Box 7526 Newark, DE 19714-7526				
Account No. MR 60109-1-1-2 Creditor #: 7 Archdiocese of Chicago Human Resources 155 E. Superior Street Chicago, IL 60611	W	Loan against 403(b) plan		X		3,920.00
Account No. 41554431 Creditor #: 8 Arrow Fincl 8589 Aero Drive San Diego, CA 92123	H	Opened 6/01/07 Collection Washington Mutual Bank; Credit account. Business expense. Account may reflect accrued interest and penaties.		X		1,359.00
Sheet no. 3 of 28 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 5,279.00

B6F (Official Form 6F) (12/07) - Cont.

In re **John Howard Stone,
Suzanne Karen Quinlan Stone**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B I T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 4621-2050-4085-7662 Creditor #: 9 Assoc/Citi Credit Bureau Disp Sioux Falls, SD 57117		Opened 2/16/01 Credit account. Business expense. Account may reflect accrued interest and penaties. CS #8919909 UCB #50726054		X		1,693.52
Account No. Representing: Assoc/Citi		Citicorp Credit Services PO Box 140310 Toledo, OH 43614				
Account No. Representing: Assoc/Citi		Client Services, Inc PO Box 1503 Saint Peters, MO 63376-0027				
Account No. Representing: Assoc/Citi		Client Services, Inc. 3451 Harry Truman Boulevard Saint Charles, MO 63301-4047				
Account No. Representing: Assoc/Citi		United Collections Bureau, Inc. 5620 Southwyck Blvd., Ste. 206 Toledo, OH 43614				
Sheet no. 4 of 28 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 1,693.52

B6F (Official Form 6F) (12/07) - Cont.

In re **John Howard Stone,
Suzanne Karen Quinlan Stone**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 3410195 Creditor #: 10 Atlantic Crd P O Box 13386 Roanoke, VA 24033		H Opened 1/21/08 // 08-M1-181427 Collection HSBC; Credit account. Business expense. Account may reflect accrued interest and penaties.		X		2,781.00
Account No. Representing: Atlantic Crd		Blitt & Gains, P.C. 661 Glenn Ave. Wheeling, IL 60090				
Account No. 41360125116094 // 07-M1-192418 Creditor #: 11 Beneficial/Hfc Po Box 1547 Chesapeake, VA 23327		J Opened 4/01/99 Last Active 11/20/06 Credit account. Business expense. Account may reflect accrued interest and penaties.		X		6,993.00
Account No. Representing: Beneficial/Hfc		Friedman & Wexler, LLC 500 W. Madison Street, Suite 2910 Chicago, IL 60661				
Account No. 41755117100396 Creditor #: 12 Benfcl/Hfc Pob 1547 Chesapeake, VA 23327		W Opened 4/27/04 Credit account. Business expense. Account may reflect accrued interest and penaties. F&W #80031.358		X		11,096.91
Sheet no. 5 of 28 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 20,870.91

B6F (Official Form 6F) (12/07) - Cont.

In re **John Howard Stone,
Suzanne Karen Quinlan Stone**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. Representing: Benfcl/Hfc		Friedman & Wexler, LLC 500 W. Madison Street, Suite 2910 Chicago, IL 60661				
Account No. 1533 Creditor #: 13 Bk Of Amer 4060 Ogletown/Stam Newark, DE 19713		Opened 10/21/03 Flexible Spending Credit Card; Credit account. Business expense. Account may reflect accrued interest and penalties.		X		5,600.00
Account No. 6125 Creditor #: 14 Bk Of Amer P.O. Box 7047 Dover, DE 19903		Opened 1/01/03 Credit account. Business expense. Account may reflect accrued interest and penalties.		X		3,581.00
Account No. 4327477900 Creditor #: 15 Brclysbankde 125 South West Str Wilmington, DE 19801		Opened 4/22/07 Credit account. Business expense. Account may reflect accrued interest and penalties.		X		2,687.00
Account No. 5291071483160600/06-M1-197999 Creditor #: 16 Cap One Pob 30281 Salt Lake City, UT 84130		Opened 7/09/98 Credit account; suit filed December 2006; Collections.		X		7,792.00
Sheet no. <u>6</u> of <u>28</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						19,660.00

B6F (Official Form 6F) (12/07) - Cont.

In re **John Howard Stone,
Suzanne Karen Quinlan Stone**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. Representing: Cap One		Freedman Anselmo Lindberg & Rappe PO Box 3107 Naperville, IL 60566				
Account No. 4121741421401899/07-M1-167965 Creditor #: 17 Cap One Pob 30281 Salt Lake City, UT 84130	H	Opened 9/05/05 Credit account; collections. Suit filed September 2007.		X		6,430.00
Account No. Representing: Cap One		Freedman Anselmo Lindberg & Rappe PO Box 3107 Naperville, IL 60566				
Account No. 4388-6418-8433-0742 Creditor #: 18 Cap One Pob 30281 Salt Lake City, UT 84130	W	Opened 3/15/01 Credit account. Business expense. Account may reflect accrued interest and penaties.		X		2,047.16
Account No. Representing: Cap One		Capital One Bank PO Box 60024 City Of Industry, CA 91716-0024				
Sheet no. <u>7</u> of <u>28</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						8,477.16

B6F (Official Form 6F) (12/07) - Cont.

In re **John Howard Stone,
Suzanne Karen Quinlan Stone**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. Representing: Cap One		GC Services Limited Partnership 6330 Gulfton Houston, TX 77081				
Account No. 438864189089 Creditor #: 19 Cap One Po Box 85015 Richmond, VA 23285-5075		Opened 3/01/01 Credit account. Business expense. Account may reflect accrued interest and penaties. W Mitchell N. Kay, P.C. #77641039-10		X		1,479.00
Account No. Representing: Cap One		Law Offices of Mitchell N. Kay, P.C PO Box 2374 Chicago, IL 60690-2374				
Account No. 4388-6417-2149-5898 Creditor #: 20 Cap One Pob 30281 Salt Lake City, UT 84130		Opened 5/06/00 Credit account. Business expense. Account may reflect accrued interest and penaties. W RAB #303-10362155		X		1,797.73
Account No. Representing: Cap One		Capital One Bank PO Box 60024 City Of Industry, CA 91716-0024				
Sheet no. <u>8</u> of <u>28</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						3,276.73

B6F (Official Form 6F) (12/07) - Cont.

In re **John Howard Stone,
Suzanne Karen Quinlan Stone**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. Representing: Cap One		GC Services Limited Partnership 6330 Gulfton Houston, TX 77081				
Account No. Representing: Cap One		NCO Fincancial Systems, Inc. 4740 Baxter Road Virginia Beach, VA 23462				
Account No. Representing: Cap One		Regional Adjustment Bureau, Inc. Po Box 34111 Memphis, TN 38184-0111				
Account No. 529107173386 Creditor #: 21 Cap One Po Box 85015 Richmond, VA 23285-5075	W	Opened 6/01/00 Credit account. Business expense. Account may reflect accrued interest and penaties.		X		668.00
Account No. 4155-5720-6897-0584 Creditor #: 22 Cap One Pob 30281 Salt Lake City, UT 84130	W	Opened 10/23/01 Credit account. Business expense. Account may reflect accrued interest and penaties.		X		704.69
Sheet no. 9 of 28 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						1,372.69

B6F (Official Form 6F) (12/07) - Cont.

In re **John Howard Stone,
Suzanne Karen Quinlan Stone**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. Representing: Cap One		Capital One Bank PO Box 60024 City Of Industry, CA 91716-0024				
Account No. Representing: Cap One		NCO PO Box 61247 Virginia Beach, VA 23466				
Account No. 06-M1-193759//4115072185806240 Creditor #: 23 Capital One c/o Freedman Anselmo Lindberg & Rap PO Box 3228 Naperville, IL 60566-7228	J	Suit filed November 2006 Breach of contract law suit.		X		4,791.20
Account No. 4791-2420-2898-2422 Creditor #: 24 Capital One PO Box 30285 Salt Lake City, UT 84130-0285	J	prior to 07/2008 Business Expense				1,526.33
Account No. Representing: Capital One		Capital One PO Box 5294 Carol Stream, IL 60197-5294				
Sheet no. 10 of 28 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 6,317.53

B6F (Official Form 6F) (12/07) - Cont.

In re **John Howard Stone,
Suzanne Karen Quinlan Stone**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. ending 5829 Creditor #: 25 Capital One Bank c/o Law Offices of Mitchell N. Kay 205 West Randolph Street, Suite 920 Chicago, IL 60606	J	Prior to 01/2009 Credit account				1,802.43
Account No. Representing: Capital One Bank		Law Offices of Mitchell N. Kay, P.C PO Box 2374 Chicago, IL 60690-2374				
Account No. 601918038718 Creditor #: 26 Carecrd/Gemb Po Box 981439 El Paso, TX 79998	W	Opened 12/29/06 Credit account. Personal account. Account may reflect accrued interest and penaties.		X		3,479.00
Account No. 7671-0110-0004-4255 Creditor #: 27 Chase 800 Brookside Blv Westerville, OH 43081	H	Opened 6/03/77 Credit account. Personal expense. Account may reflect accrued interest and penaties. MRS #11625936 FH & A #08319745		X		813.00
Account No. Representing: Chase		Capital Management Services, Inc. 726 Exchange Street, Ste. 700 Buffalo, NY 14210				
Sheet no. <u>11</u> of <u>28</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 6,094.43

B6F (Official Form 6F) (12/07) - Cont.

In re **John Howard Stone,
Suzanne Karen Quinlan Stone**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. Representing: Chase		Frederick J. Hanna & Associates, 1427 Roswell Road Marietta, GA 30062				
Account No. Representing: Chase		MRS Associates, Inc. 3 Executive Campus, Suite 400 Cherry Hill, NJ 08002				
Account No. 540168302486 Creditor #: 28 Chase 201 N Walnut Street Mailstop De1-1027 Wilmington, DE 19801	W	Opened 6/01/06 Credit account. Business expense. Account may reflect accrued interest and penaties.		X		2,590.00
Account No. 4305-8796-3002-1054 Creditor #: 29 Chase 800 Brooksedge Blv Westerville, OH 43081	W	Opened 10/03/03 Credit account. Business expense. Account may reflect accrued interest and penaties. V&K #008435623-03-0000		X		725.86
Account No. Representing: Chase		Valentine & Kebartas, Inc PO Box 325 Lawrence, MA 01842				
Sheet no. <u>12</u> of <u>28</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						3,315.86

B6F (Official Form 6F) (12/07) - Cont.

In re **John Howard Stone,
Suzanne Karen Quinlan Stone**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 4417-1222-4507-5669 Creditor #: 30 Chase Bank One Card Serv Westerville, OH 43081	J	Opened 1/13/93 Credit account. Pesonal expense. Account may reflect accrued interest and penaties. CC #CHA 73-090640045		X		650.92
Account No. Representing: Chase		Collectorp Corporation 455 North 3rd. Street, Suite 260 Phoenix, AZ 85004-3924				
Account No. 4227-6510-1953-6480 Creditor #: 31 Chase 800 Brooksedge Blvd Westerville, OH 43081	W	Opened 10/01/01 Credit account. Business expense. Account may reflect accrued interest and penaties. VCS #CX9460		X		955.87
Account No. Representing: Chase		Viking Collection Services 7500 Office Ridge Circle Eden Prairie, MN 55344-3678				
Account No. Representing: Chase		Viking Collections Services, Inc. PO Box 59207 Minneapolis, MN 55459-0207				
Sheet no. <u>13</u> of <u>28</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 1,606.79

B6F (Official Form 6F) (12/07) - Cont.

In re **John Howard Stone,
Suzanne Karen Quinlan Stone**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 4227-6510-2629-2713 Creditor #: 32 Chase- Bp 800 Brooksedge Blv Westerville, OH 43081	J	Opened 8/01/00 Credit account. Business expense. Account may reflect accrued interest and penati CI #12250858 CB1		X		1,175.00
Account No. Representing: Chase- Bp		Creditors Interchange 80 Holtz Drive Buffalo, NY 14225				
Account No. Representing: Chase- Bp		Creditors Interchange PO Box 1335 Buffalo, NY 14240-1335				
Account No. Representing: Chase- Bp		National Action Financial Services PO Box 9027 Buffalo, NY 14231-9027				
Account No. 5466-1600-8258-0380 Creditor #: 33 Citi Pob 6241 Sioux Falls, SD 57117	H	Opened 6/26/04 Credit account. Business expense. Account may reflect accrued interest and penaties. B&G #08-43879-0 RMS 340744184-ML CI#8192285		X		3,946.00
Sheet no. 14 of 28 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 5,121.00

B6F (Official Form 6F) (12/07) - Cont.

In re **John Howard Stone,
Suzanne Karen Quinlan Stone**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. Representing: Citi		Blitt & Gains, P.C. 661 Glenn Ave. Wheeling, IL 60090				
Account No. Representing: Citi		Client Services, Inc PO Box 1503 Saint Peters, MO 63376-0027				
Account No. Representing: Citi		Client Services, Inc. 3451 Harry Truman Boulevard Saint Charles, MO 63301-4047				
Account No. Representing: Citi		Receivable Managment Services 240 Emery Street Po Box 21298 Lehigh Valley, PA 18002				
Account No. 5424-1804-3912-7942 Creditor #: 34 Citi P.O. Box 6500 C/O Citi Corp Sioux Falls, SD 57117-6500	W	Opened 3/01/01 Credit account. Business expense. Account may reflect accrued interest and penaties. AO #GPK931 CS #8830199		X		2,493.00
Sheet no. <u>15</u> of <u>28</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 2,493.00

B6F (Official Form 6F) (12/07) - Cont.

In re **John Howard Stone,
Suzanne Karen Quinlan Stone**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. Representing: Citi		Allia One 1160 Centre Pointe Drive, Suite 1 Saint Paul, MN 55120				
Account No. Representing: Citi		Alliance One Po Box 21882 Saint Paul, MN 55121-0882				
Account No. Representing: Citi		Client Services, Inc. 3451 Harry Truman Boulevard Saint Charles, MO 63301-4047				
Account No. 546616008653 Creditor #: 35 Citi Pob 6241 Sioux Falls, SD 57117	W	Opened 5/03/05 Credit account. Business expense. Account may reflect accrued interest and penaties.		X		2,329.00
Account No. 818720344 Creditor #: 36 Citi-Shell Po Box 6497 Sioux Falls, SD 57117	H	Opened 4/28/01 Credit account. Business expense. Account may reflect accrued interest and penaties. LTD #003438343 ARS #16012161		X		1,839.88
Sheet no. 16 of 28 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 4,168.88

B6F (Official Form 6F) (12/07) - Cont.

In re **John Howard Stone,
Suzanne Karen Quinlan Stone**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. Representing: Citi-Shell		Associated Recovery Systems PO Box 469046 Escondido, CA 92046-9046				
Account No. Representing: Citi-Shell		Citibank Po Box 469100 Escondido, CA 92046-9100				
Account No. Representing: Citi-Shell		LTD Financial Serices, L.P. 7322 Southwest Freeway, Suite 1600 Houston, TX 77074				
Account No. 8830199 Creditor #: 37 Citibank c/o Client Services, Inc. 3451 Harry Truman Blvd Saint Charles, MO 63301-4047	J	Prior to 01/209 credit account				2,691.80
Account No. Representing: Citibank		Client Services, Inc PO Box 1503 Saint Peters, MO 63376-0027				
Sheet no. <u>17</u> of <u>28</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						2,691.80

B6F (Official Form 6F) (12/07) - Cont.

In re **John Howard Stone,
Suzanne Karen Quinlan Stone**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 340744184-ML Creditor #: 38 Citibank c/o Collection Notice 240 Emery Street, POB 21298 Lehigh Valley, PA 18002	J	Prior to 01/2009 Credit account ending 9226				2,697.41
Account No. 7302-8532-5623-4875 Creditor #: 39 Citibank c/o The CBE Group, Inc. 131 Tower Park Dr., Ste 100 Waterloo, IA 50701	J	Prior to 01/2009 Credit account				833.49
Account No. Representing: Citibank		Citi Po Box 6404 Sioux Falls, SD 57117				
Account No. Representing: Citibank		Citicorp Credit Services PO BOX 2695 Waterloo, IA 50704-2695				
Account No. 7575871600326 Creditor #: 40 CitiBank c/o GC Collection Agency 6330 Gulfon Houston, TX 77081	J	Prior to 01/2009 Credit account				1,138.97
Sheet no. <u>18</u> of <u>28</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 4,669.87

B6F (Official Form 6F) (12/07) - Cont.

In re **John Howard Stone,
Suzanne Karen Quinlan Stone**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. Representing: CitiBank		GC PO Box 663 Elgin, IL 60121				
Account No. CIL29474548-0000 Creditor #: 41 Cook County State's Attonrey Bad Check Restitution Program PO Box A3984 Chicago, IL 60690	J	05/2008 Personal Expense				280.10
Account No. 272377 Creditor #: 42 CU Recovery 26263 Forest Boulevard Wyoming, MN 55092	J	07/2008 Overdraft Fees Baxter CU-Shares #104661				563.50
Account No. 12783901 Creditor #: 43 Discover Card c/o Encore Receivable Management 400 N. Rogers Road, POB 3330 Olathe, KS 66063-3330	J	Prior to 01/2009 Credit account ending 8731				8,109.47
Account No. Representing: Discover Card		Encore Receivable Management, Inc. PO Box 3330 Olathe, KS 66063-3330				
Sheet no. 19 of 28 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						8,953.07

B6F (Official Form 6F) (12/07) - Cont.

In re **John Howard Stone,
Suzanne Karen Quinlan Stone**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 6011-0072-9069-6490/07M1215771 Creditor #: 44 Discover Fin Pob 15316 Wilmington, DE 19850	H	Opened 6/05/95 Credit account; suit filed November 2007.		X		8,052.00
Account No. Representing: Discover Fin		Weltman Weinberg & Reis 180 N. LaSalle Street, Suite 240 Chicago, IL 60601				
Account No. 601100780752 Creditor #: 45 Discover Fin Pob 15316 Wilmington, DE 19850	J	Opened 7/12/95 Credit account. Personal expense. Account may reflect accrued interest and penaties. Encore #12783901		X		7,370.00
Account No. 601100706068 Creditor #: 46 Discover Fin Pob 15316 Wilmington, DE 19850	W	Opened 8/24/95 Credit account. Personal expense. Account may reflect accrued interest and penaties.		X		8,993.00
Account No. G-7781528 Creditor #: 47 ERSolutions, Inc. 800 SW 39th Street PO BOX 9004 Renton, WA 98057	J	10/2007 Business Expenses Washington Mutual 009500000879232				1,097.47
Sheet no. 20 of 28 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 25,512.47

B6F (Official Form 6F) (12/07) - Cont.

In re **John Howard Stone,
Suzanne Karen Quinlan Stone**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. Representing: ERSolutions, Inc.		ERSolutions, Inc. PO Box 9004 Renton, WA 98057-9004					
Account No. 7302853256234875 Creditor #: 48 Exxmbciti Po Box 6497 Sioux Falls, SD 57117	H	Opened 6/05/04 Last Active 6/17/08 Credit account. Business expense. Account may reflect accrued interest and penaties.			X		609.00
Account No. Representing: Exxmbciti		CBE Group, Inc. 131 Tower Park Drive, Suite 100 Waterloo, IA 50701					
Account No. Representing: Exxmbciti		Citi Po Box 6404 Sioux Falls, SD 57117					
Account No. 7302857530248775 Creditor #: 49 Exxmbciti Po Box 6497 Sioux Falls, SD 57117	W	Opened 2/24/04 Credit account. Business expense. Account may reflect accrued interest and penaties.			X		1,012.00
Sheet no. 21 of 28 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page) 1,621.00

B6F (Official Form 6F) (12/07) - Cont.

In re **John Howard Stone,
Suzanne Karen Quinlan Stone**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. Representing: Exxmbcliti		ACB American, Inc. Po Box 177 Cincinnati, OH 45201-0177				
Account No. Representing: Exxmbcliti		Citi Po Box 6404 Sioux Falls, SD 57117				
Account No. 5444002482755781 Creditor #: 50 Fifth Third Bank 5050 Kingsley Dr Cincinnati, OH 45263	H	Opened 8/01/03 Credit account. Business expense. Account may reflect accrued interest and penalties. RAB #301-10806147 CS #9607070		X		941.00
Account No. Representing: Fifth Third Bank		Client Services, Inc. 3451 Harry Truman Boulevard Saint Charles, MO 63301-4047				
Account No. Representing: Fifth Third Bank		Regional Adjustment Bureau, Inc. Po Box 34111 Memphis, TN 38184-0111				
Sheet no. 22 of 28 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 941.00

B6F (Official Form 6F) (12/07) - Cont.

In re **John Howard Stone,
Suzanne Karen Quinlan Stone**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 9607070 Creditor #: 51 Fifth Third Bank c/o Client Services 3451 Harry Truman Blvd Saint Charles, MO 63301-4047	J	Prior to 01/2009 Credit account				1,135.49
Account No. 4115-0716-3258-0416 Creditor #: 52 GC Services Limited Partnership 6330 Gulfton Houston, TX 77081	J	Prior to 07/2008 Business Expenses Capital One Bank				2,065.79
Account No. 4115-0715-0592-2794 Creditor #: 53 GC Services Limited Partnership 6330 Gulfton Houston, TX 77081	J	Prior to 07/2008 Business Expenses Capital One Bank				5,661.87
Account No. 5458-0016-1944-7851 Creditor #: 54 Hsbc Bank Po Box 5253 Carol Stream, IL 60197	W	Opened 8/24/04 Credit account. Business expense. Account may reflect accrued interest and penaties. B, H, L & M #2281547		X		3,231.22
Account No. Representing: Hsbc Bank		Blatt, Hasenmiller, Leibsker, Moore 125 South Wacker Drive, Suite 400 Chicago, IL 60606-4440				
Sheet no. 23 of 28 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 12,094.37

B6F (Official Form 6F) (12/07) - Cont.

In re **John Howard Stone,
Suzanne Karen Quinlan Stone**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 550052072348 Creditor #: 55 Hsbc Bank Po Box 19360 Portland, OR 97280	W	Opened 6/01/01 Credit account. Business expense. Account may reflect accrued interest and penaties.		X		1,497.00
Account No. 601138001807 Creditor #: 56 Hsbc Bank Kierland One 16430 N. Scottsdale Road Scottsdale, AZ 85254		Opened 4/01/07 Credit account. Business expense. Account may reflect accrued interest and penaties.		X		1,490.00
Account No. 548897502559 Creditor #: 57 Hsbc Bank Po Box 5253 Carol Stream, IL 60197		Opened 5/21/03 Credit account. Business expense. Account may reflect accrued interest and penaties.		X		542.00
Account No. 601138101122 Creditor #: 58 Hsbc Bank Kierland One 16430 N. Scottsdale Road Scottsdale, AZ 85254		Opened 11/01/07 Credit account. Business expense. Account may reflect accrued interest and penaties.		X		298.00
Account No. 5489-5500-5207-2348 Creditor #: 59 HSBC Card Services co/ Universal Fidelity LP PO Box 941911 Houston, TX 77094-8911	J	12/2008 Credit account				1,571.46
Sheet no. <u>24</u> of <u>28</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 5,398.46

B6F (Official Form 6F) (12/07) - Cont.

In re **John Howard Stone,
Suzanne Karen Quinlan Stone**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxx-xx-1563 Creditor #: 60 ING PO Box 990067 Hartford, CT 06199	J	Loan from 403(b) plan		X		1,281.50
Account No. 4120-6130-5451-3459 Creditor #: 61 Merrick 10705 S Jordan Gtwy Ste 200 South Jordan, UT 84095	W	Opened 11/01/04 Credit account. Business expense. Account may reflect accrued interest and penaties.		X		2,749.00
Account No. Representing: Merrick		CardWorks Servicing Po Box 5721 Hicksville, NY 11802-5721				
Account No. 4120-6130-0326-4295 Creditor #: 62 Merrick Bank Po Box 5000 Draper, UT 84020	H	Opened 10/01/98 Credit account. Business expense. Account may reflect accrued interest and penaties.		X		3,218.00
Account No. Representing: Merrick Bank		GC PO Box 3346 Houston, TX 77253				
Sheet no. 25 of 28 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 7,248.50

B6F (Official Form 6F) (12/07) - Cont.

In re **John Howard Stone,
Suzanne Karen Quinlan Stone**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. Representing: Merrick Bank		GC Services Limited Partnership 6330 Gulfton Houston, TX 77081				
Account No. 001300807-X902175 Creditor #: 63 National Rent a Car c/o National Damage Recover PO Box 403360 Atlanta, GA 30384-3360		H Rent a car flat tire.		X		158.00
Account No. 50353129930 Creditor #: 64 Penn Credit Corporation PO BOX 988 Harrisburg, PA 17108-0988		J 09/2007 BMG/Columbia House Overdraft Fees				27.20
Account No. Representing: Penn Credit Corporation		Columbia House Customer Service Cnt PO Box 91605 Indianapolis, IN 46291-0605				
Account No. 418362 Creditor #: 65 Safeway PO Box 29239 Phoenix, AZ 85038-9239		J 03/2008 Personal expenses				155.49
Sheet no. 26 of 28 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 340.69

B6F (Official Form 6F) (12/07) - Cont.

In re **John Howard Stone,
Suzanne Karen Quinlan Stone**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. Representing: Safeway		Safeway PO Box 12159 Greenville, SC 29612-0159				
Account No. 504994809529 Creditor #: 66 Sears/Cbsd 701 East 60th St N Sioux Falls, SD 57117		H Opened 12/13/99 Credit account. Business expense. Account may reflect accrued interest and penaties.		X		265.00
Account No. 871600326 Creditor #: 67 Shell/Citi Po Box 15687 Wilmington, DE 19850		W Opened 12/01/05 Credit account. Business expense. Account may reflect accrued interest and penaties.		X		835.00
Account No. Representing: Shell/Citi		Collection Agency Division 6330 Gulfton Houston, TX 77252-2667				
Account No. 414316076 Creditor #: 68 The Bureaus 1721 Central St Evanston, IL 60204		H Opened 1/30/08 Last Active 6/01/07 Collection for Bureaus Investment.		X		2,247.00
Sheet no. 27 of 28 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						3,347.00

B6F (Official Form 6F) (12/07) - Cont.

In re **John Howard Stone,
Suzanne Karen Quinlan Stone**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 903292091 Creditor #: 69 The Literary Guild PO Box 6400 Camp Hill, PA 17012	J	Prior to 07/2008 Personal Expense				Unknown
Account No. 2701176826 Creditor #: 70 Wamu/Prvdn P.O. Box 9007 Pleasanton, CA 94566	W	Opened 10/01/01 Credit account. Business expense. Account may reflect accrued interest and penaties.		X		4,210.00
Account No. 2700921785 Creditor #: 71 Wamu/Prvdn P.O. Box 9007 Pleasanton, CA 94566	W	Opened 9/01/00 Credit account. Business expense. Account may reflect accrued interest and penaties.		X		2,276.00
Account No.						
Account No.						
Sheet no. 28 of 28 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 6,486.00
(Report on Summary of Schedules)						Total 181,229.75

In re **John Howard Stone,
Suzanne Karen Quinlan Stone**

Case No. _____

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

B6H (Official Form 6H) (12/07)

In re **John Howard Stone,
Suzanne Karen Quinlan Stone**

Case No. _____

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

0

_____ continuation sheets attached to Schedule of Codebtors

B6I (Official Form 6I) (12/07)

In re **John Howard Stone**
Suzanne Karen Quinlan Stone

Case No. _____

Debtor(s) _____

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): None.	AGE(S):
Employment:	DEBTOR	SPOUSE
Occupation	Sales representative	Education
Name of Employer	Self employed with Rand Industries	St. Gregory High School
How long employed	6 years to present	10 years to present
Address of Employer	5405 N. Cambell Ave., Unit 2 Chicago, IL 60625	1677 W. Bryn Mawr Chicago, IL 60660

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)

2. Estimate monthly overtime

DEBTOR	SPOUSE
\$ 0.00	\$ 3,676.00
\$ 0.00	\$ 0.00

3. SUBTOTAL

\$ 0.00	\$ 3,676.00
----------------	--------------------

4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union dues

d. Other (Specify): _____

\$ 0.00	\$ 284.00
\$ 0.00	\$ 296.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 0.00	\$ 580.00
----------------	------------------

6. TOTAL NET MONTHLY TAKE HOME PAY

\$ 0.00	\$ 3,096.00
----------------	--------------------

7. Regular income from operation of business or profession or farm (Attach detailed statement)

8. Income from real property

9. Interest and dividends

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

11. Social security or government assistance

(Specify): _____

\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00

12. Pension or retirement income

13. Other monthly income

(Specify): _____

\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ 0.00	\$ 0.00
----------------	----------------

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ 0.00	\$ 3,096.00
----------------	--------------------

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ 3,096.00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

B6J (Official Form 6J) (12/07)

In re John Howard Stone
Suzanne Karen Quinlan Stone Debtor(s) Case No. _____

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	<u>1,500.00</u>
a. Are real estate taxes included? Yes <u> </u> No <u>X</u>		
b. Is property insurance included? Yes <u> </u> No <u>X</u>		
2. Utilities: a. Electricity and heating fuel	\$	<u>150.00</u>
b. Water and sewer	\$	<u>25.00</u>
c. Telephone	\$	<u>175.00</u>
d. Other _____	\$	<u>0.00</u>
3. Home maintenance (repairs and upkeep)	\$	<u>75.00</u>
4. Food	\$	<u>400.00</u>
5. Clothing	\$	<u>50.00</u>
6. Laundry and dry cleaning	\$	<u>20.00</u>
7. Medical and dental expenses	\$	<u>50.00</u>
8. Transportation (not including car payments)	\$	<u>125.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	<u>25.00</u>
10. Charitable contributions	\$	<u>0.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	<u>50.00</u>
b. Life	\$	<u>0.00</u>
c. Health	\$	<u>0.00</u>
d. Auto	\$	<u>0.00</u>
e. Other _____	\$	<u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) <u>IRS</u>	\$	<u>125.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	<u>317.00</u>
b. Other _____	\$	<u>0.00</u>
c. Other _____	\$	<u>0.00</u>
14. Alimony, maintenance, and support paid to others	\$	<u>0.00</u>
15. Payments for support of additional dependents not living at your home	\$	<u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	<u>0.00</u>
17. Other _____	\$	<u>0.00</u>
Other _____	\$	<u>0.00</u>

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

\$ 3,087.00

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

Gas & vehicle insurance payments deducted in debtors' business and expense report.

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$	<u>3,096.00</u>
b. Average monthly expenses from Line 18 above	\$	<u>3,087.00</u>
c. Monthly net income (a. minus b.)	\$	<u>9.00</u>

United States Bankruptcy Court
Northern District of Illinois

In re **John Howard Stone**
Suzanne Karen Quinlan Stone

Debtor(s)

Case No.

Chapter

7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **44** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **April 20, 2009**

Signature **/s/ John Howard Stone**

John Howard Stone

Debtor

Date **April 20, 2009**

Signature **/s/ Suzanne Karen Quinlan Stone**

Suzanne Karen Quinlan Stone

Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

B7 (Official Form 7) (12/07)

**United States Bankruptcy Court
Northern District of Illinois**

In re **John Howard Stone
Suzanne Karen Quinlan Stone**

Debtor(s)

Case No.
Chapter

7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$77,817.00	2007: Rand & St. Gregory High School & Pension distribution
\$57,281.00	2008: Rand & St. Gregory High School & Amway (gross from debtor's w-2 & 1099s)
\$26,310.00	2009: Rand & St. Gregory High School & Amway (aprox. gross ytd)

2. Income other than from employment or operation of business

None ☒ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

3. Payments to creditors

None ☒ *Complete a. or b., as appropriate, and c.*

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None ☒ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
------------------------------	---------------------------------	--	--------------------

None ☒ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
--	-----------------	-------------	--------------------

4. Suits and administrative proceedings, executions, garnishments and attachments

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Capital One, FSB v. John H. Stone No. 06-M1-193759	Breach of Contract/Collections	Cook County, Illinois	Judgment on Citation in Feb. 2008.
Beneficial Illinois, Inc. v. John H. Stone No. 07-M1-192418	Breach of Contract/Collections	Cook County, Illinois	Stricken from call Sept. 2008 Citation to discover assets allowed Aug. 2008
Discover Bank v. John Stone, et. al. No. 07-M1-215771	Breach of Contract/Collections	Cook County, Illinois	Default entered Jan. 2008 Citation to Discover Assets issued Apr. 2008 Citation Dismissed May 2008

CAPTION OF SUIT AND CASE NUMBER Capital One Bank v. John H. Stone No. 07-M1-167965	NATURE OF PROCEEDING Breach of Contract/Collections	COURT OR AGENCY AND LOCATION Cook County, Illinois	STATUS OR DISPOSITION Memorandum of Judgment filed May 2008.
Capital One Bank v. John H. Stone No. 06-M1-197999	Breach of Contract/Collections	Cook County, Illinois	Ex Parte Judgment entered Jan. 2007 Final Order Dec. 2007
Atlantic Credit & Finance, Inc. v. John Stone No. 08-M1-181427	Breach of Contract/Collections	Cook County, Illinois	Judgment entered Feb. 2009

None ☐ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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5. Repossessions, foreclosures and returns

None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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6. Assignments and receiverships

None ☐ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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None ☐ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

None ☐ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Kaplan Law Offices, P.C. 4043 Dempster Skokie, IL 60076	October 24, 2008	\$500.00
Kaplan Law Offices, P.C. 4043 Dempster Skokie, IL 60076	15 April 2009	\$1,000

10. Other transfers

None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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11. Closed financial accounts

None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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12. Safe deposit boxes

None ☐ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

None ☐ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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15. Prior address of debtor

None ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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16. Spouses and Former Spouses

None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18 . Nature, location and name of business

None ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Self employed sales	xxx-xx-0361	5405 N. Campbell Ave., 2nd Floor Chicago, IL 60625	Self employed sales	6 years to present

None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

- None ☐ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

Debtor
5405 N. Campbell Ave., 2nd Floor
Chicago, IL 60625

DATES SERVICES RENDERED

2006 and 2007 income tax returns

- None ☒ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

- None ☒ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

- None ☒ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

- None ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY
(Specify cost, market or other basis)

- None ☒ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY
RECORDS

21 . Current Partners, Officers, Directors and Shareholders

- None ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

- None ☒ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

22 . Former partners, officers, directors and shareholders

- None ☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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23 . Withdrawals from a partnership or distributions by a corporation

None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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24. Tax Consolidation Group.

None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
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25. Pension Funds.

None ☐ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER (EIN)
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DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	<u>April 20, 2009</u>	Signature	<u>/s/ John Howard Stone</u> John Howard Stone Debtor
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Date	<u>April 20, 2009</u>	Signature	<u>/s/ Suzanne Karen Quinlan Stone</u> Suzanne Karen Quinlan Stone Joint Debtor
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Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

B8 (Form 8) (12/08)

United States Bankruptcy Court
Northern District of Illinois

In re **John Howard Stone**
Suzanne Karen Quinlan Stone

Debtor(s)

Case No.
Chapter

7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: Baxter Ecu	Describe Property Securing Debt: 2004 Mini Cooper (leased)
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>Debtor will retain collateral and continue to make regular payments.</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt	

PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
Lessor's Name: -NONE-	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> YES <input type="checkbox"/> NO

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date April 20, 2009

Signature /s/ John Howard Stone
John Howard Stone
Debtor

Date April 20, 2009

Signature /s/ Suzanne Karen Quinlan Stone
Suzanne Karen Quinlan Stone
Joint Debtor

United States Bankruptcy Court
Northern District of Illinois

In re **John Howard Stone**
Suzanne Karen Quinlan Stone

Debtor(s)

Case No.

Chapter

7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$	<u>1,201.00</u>
Prior to the filing of this statement I have received.....	\$	<u>1,201.00</u>
Balance Due.....	\$	<u>0.00</u>

2. \$ 299.00 of the filing fee has been paid.
3. The source of the compensation paid to me was:
☒ Debtor ☐ Other (specify):
4. The source of compensation to be paid to me is:
☒ Debtor ☐ Other (specify):
5. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.
6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
 - Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
 - [Other provisions as needed]
- Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.**
7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:
Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: April 20, 2009

/s/ Alexey Y. Kaplan (Kaplan Law Offices, P.C.)
Alexey Y. Kaplan (Kaplan Law Offices, P.C.) 6272494
Kaplan Law Offices, P.C.
4043 Dempster
Skokie, IL 60076
847-676-8600 Fax: 847-676-8601
ayk@ameritech.net

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Alexey Y. Kaplan (Kaplan Law Offices, P.C.)
6272494

Printed Name of Attorney

Address:

4043 Dempster
Skokie, IL 60076
847-676-8600
ayk@ameritech.net

X **/s/ Alexey Y. Kaplan (Kaplan Law**
Offices, P.C.)

Signature of Attorney

April 20, 2009

Date

Certificate of Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

John Howard Stone
Suzanne Karen Quinlan Stone

Printed Name(s) of Debtor(s)

X **/s/ John Howard Stone**

Signature of Debtor

April 20, 2009

Date

Case No. (if known) _____

X **/s/ Suzanne Karen Quinlan Stone**

Signature of Joint Debtor (if any)

April 20, 2009

Date

**United States Bankruptcy Court
Northern District of Illinois**

In re John Howard Stone
Suzanne Karen Quinlan Stone Debtor(s) Case No. _____
Chapter 7

VERIFICATION OF CREDITOR MATRIX

Number of Creditors: 144

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: April 20, 2009 /s/ John Howard Stone
John Howard Stone
Signature of Debtor

Date: April 20, 2009 /s/ Suzanne Karen Quinlan Stone
Suzanne Karen Quinlan Stone
Signature of Debtor

5th 3rd Bk
615 Elsinore Pl
Cincinnati, OH 45202

5th 3rd Bk
615 Elsinore Pl
Cincinnati, OH 45202

ACB American, Inc.
Po Box 177
Cincinnati, OH 45201-0177

Advanta Banc Corp
PO Box 30715
Salt Lake City, UT 84130-0715

Advanta Bank
PO Box 8088
Philadelphia, PA 19101-8088

Allia One
1160 Centre Pointe Drive, Suite 1
Saint Paul, MN 55120

Alliance One
Po Box 21882
Saint Paul, MN 55121-0882

American Express
PO Box 15773
Wilmington, DE 19850

Amex
P.O. Box 297871
Fort Lauderdale, FL 33329-7871

Applied Bnk
4700 Exchange Cour
Boca Raton, FL 33431

Archdiocese of Chicago
Human Resources
155 E. Superior Street
Chicago, IL 60611

Arrow Fincl
8589 Aero Drive
San Diego, CA 92123

Assoc/Citi
Credit Bureau Disp
Sioux Falls, SD 57117

Associated Recovery Systems
PO Box 469046
Escondido, CA 92046-9046

Atlantic Crd
P O Box 13386
Roanoke, VA 24033

Baxter Ecu
400 N Lakeview Pak
Vernon Hills, IL 60061

Beneficial/Hfc
Po Box 1547
Chesapeake, VA 23327

Benfcl/Hfc
Pob 1547
Chesapeake, VA 23327

Bk Of Amer
4060 Ogletown/Stan
Newark, DE 19713

Bk Of Amer
P.O. Box 7047
Dover, DE 19903

Blatt, Hasenmiller, Leibsker, Moore
125 South Wacker Drive, Suite 400
Chicago, IL 60606-4440

Blitt & Gains, P.C.
661 Glenn Ave.
Wheeling, IL 60090

Blitt & Gains, P.C.
661 Glenn Ave.
Wheeling, IL 60090

Brclysbankde
125 South West Str
Wilmington, DE 19801

Cap One
Pob 30281
Salt Lake City, UT 84130

Cap One
Pob 30281
Salt Lake City, UT 84130

Cap One
Pob 30281
Salt Lake City, UT 84130

Cap One
Po Box 85015
Richmond, VA 23285-5075

Cap One
Pob 30281
Salt Lake City, UT 84130

Cap One
Po Box 85015
Richmond, VA 23285-5075

Cap One
Pob 30281
Salt Lake City, UT 84130

Capital Management Services, Inc.
726 Exchange Street, Ste. 700
Buffalo, NY 14210

Capital One
c/o Freedman Anselmo Lindberg & Rap
PO Box 3228
Naperville, IL 60566-7228

Capital One
PO Box 30285
Salt Lake City, UT 84130-0285

Capital One
PO Box 5294
Carol Stream, IL 60197-5294

Capital One Bank
c/o Law Offices of Mitchell N. Kay
205 West Randolph Street, Suite 920
Chicago, IL 60606

Capital One Bank
PO Box 60024
City Of Industry, CA 91716-0024

Capital One Bank
PO Box 60024
City Of Industry, CA 91716-0024

Capital One Bank
PO Box 60024
City Of Industry, CA 91716-0024

CardWorks Servicing
Po Box 5721
Hicksville, NY 11802-5721

Carecrd/Gemb
Po Box 981439
El Paso, TX 79998

CBE Group, Inc.
131 Tower Park Drive, Suite 100
Waterloo, IA 50701

Chase
800 Brooksedge Blv
Westerville, OH 43081

Chase
201 N Walnut Street Mailstop De1-1027
Wilmington, DE 19801

Chase
800 Brooksedge Blv
Westerville, OH 43081

Chase
Bank One Card Serv
Westerville, OH 43081

Chase
800 Brooksedge Blvd
Westerville, OH 43081

Chase- Bp
800 Brooksedge Blv
Westerville, OH 43081

Citi
Pob 6241
Sioux Falls, SD 57117

Citi
P.O. Box 6500 C/O Citi Corp
Sioux Falls, SD 57117-6500

Citi
Pob 6241
Sioux Falls, SD 57117

Citi
Po Box 6404
Sioux Falls, SD 57117

Citi
Po Box 6404
Sioux Falls, SD 57117

Citi
Po Box 6404
Sioux Falls, SD 57117

Citi-Shell
Po Box 6497
Sioux Falls, SD 57117

Citibank
c/o Client Services, Inc.
3451 Harry Truman Blvd
Saint Charles, MO 63301-4047

Citibank
c/o Collection Notice
240 Emery Street, POB 21298
Lehigh Valley, PA 18002

Citibank
c/o The CBE Group, Inc.
131 Tower Park Dr., Ste 100
Waterloo, IA 50701

CitiBank
c/o GC Collection Agency
6330 Gulfton
Houston, TX 77081

Citibank
Po Box 469100
Escondido, CA 92046-9100

Citicorp Credit Services
PO BOX 2695
Waterloo, IA 50704-2695

Citicorp Credit Services
PO Box 140310
Toledo, OH 43614

Client Services, Inc
PO Box 1503
Saint Peters, MO 63376-0027

Client Services, Inc
PO Box 1503
Saint Peters, MO 63376-0027

Client Services, Inc
PO Box 1503
Saint Peters, MO 63376-0027

Client Services, Inc.
3451 Harry Truman Boulevard
Saint Charles, MO 63301-4047

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3451 Harry Truman Boulevard
Saint Charles, MO 63301-4047

Client Services, Inc.
3451 Harry Truman Boulevard
Saint Charles, MO 63301-4047

Collection Agency Division
6330 Gulfton
Houston, TX 77252-2667

Collectorp Corporation
455 North 3rd. Street, Suite 260
Phoenix, AZ 85004-3924

Columbia House Customer Service Cnt
PO Box 91605
Indianapolis, IN 46291-0605

Cook County State's Attonrey
Bad Check Restitution Program
PO Box A3984
Chicago, IL 60690

Creditors Interchange
80 Holtz Drive
Buffalo, NY 14225

Creditors Interchange
PO Box 1335
Buffalo, NY 14240-1335

CU Recovery
26263 Forest Boulevard
Wyoming, MN 55092

Discover Card
c/o Encore Receivable Management
400 N. Rogers Road, POB 3330
Olathe, KS 66063-3330

Discover Fin
Pob 15316
Wilmington, DE 19850

Discover Fin
Pob 15316
Wilmington, DE 19850

Discover Fin
Pob 15316
Wilmington, DE 19850

Echelon Recovery, Inc.
PO Box 1880
Voorhees, NJ 08043

Encore Receivable Management, Inc.
PO Box 3330
Olathe, KS 66063-3330

ERSolutions, Inc.
800 SW 39th Street
PO BOX 9004
Renton, WA 98057

ERSolutions, Inc.
PO Box 9004
Renton, WA 98057-9004

Exxmblociti
Po Box 6497
Sioux Falls, SD 57117

Exxmblociti
Po Box 6497
Sioux Falls, SD 57117

Fifth Third Bank
5050 Kingsley Dr
Cincinnati, OH 45263

Fifth Third Bank
c/o Client Services
3451 Harry Truman Blvd
Saint Charles, MO 63301-4047

Frederick J. Hanna & Associates,
1427 Roswell Road
Marietta, GA 30062

Freedman Anselmo Lindberg & Rappe
PO Box 3107
Naperville, IL 60566

Freedman Anselmo Lindberg & Rappe
PO Box 3107
Naperville, IL 60566

Friedman & Wexler, LLC
500 W. Madison Street, Suite 2910
Chicago, IL 60661

Friedman & Wexler, LLC
500 W. Madison Street, Suite 2910
Chicago, IL 60661

GC
PO Box 3346
Houston, TX 77253

GC
PO Box 663
Elgin, IL 60121

GC Services Limited Partnership
6330 Gulfton
Houston, TX 77081

GC Services Limited Partnership
6330 Gulfton
Houston, TX 77081

GC Services Limited Partnership
6330 Gulfton
Houston, TX 77081

GC Services Limited Partnership
6330 Gulfton
Houston, TX 77081

GC Services Limited Partnership
6330 Gulfton
Houston, TX 77081

Hsbc Bank
Po Box 5253
Carol Stream, IL 60197

Hsbc Bank
Po Box 19360
Portland, OR 97280

Hsbc Bank
Kierland One 16430 N. Scottsdale Road
Scottsdale, AZ 85254

Hsbc Bank
Po Box 5253
Carol Stream, IL 60197

Hsbc Bank
Kierland One 16430 N. Scottsdale Road
Scottsdale, AZ 85254

HSBC Card Services
co/ Universal Fidelity LP
PO Box 941911
Houston, TX 77094-8911

ING
PO Box 990067
Hartford, CT 06199

Internal Revenue Service
PO Box 970006
Saint Louis, MO 63197-0006

Law Offices of Mitchell N. Kay, P.C
PO Box 2374
Chicago, IL 60690-2374

Law Offices of Mitchell N. Kay, P.C
PO Box 2374
Chicago, IL 60690-2374

LTD Financial Serices, L.P.
7322 Southwest Freeway, Suite 1600
Houston, TX 77074

Merrick
10705 S Jordan Gtwy Ste 200
South Jordan, UT 84095

Merrick Bank
Po Box 5000
Draper, UT 84020

MRS Associates, Inc.
3 Executive Campus, Suite 400
Cherry Hill, NJ 08002

National Action Financial Services
PO Box 9027
Buffalo, NY 14231-9027

National Rent a Car
c/o National Damage Recover
PO Box 403360
Atlanta, GA 30384-3360

NCO
Po Box 15773
Wilmington, DE 19850

NCO
PO Box 61247
Virginia Beach, VA 23466

NCO Fincancial Systems, Inc.
4740 Baxter Road
Virginia Beach, VA 23462

Penn Credit Corporation
PO BOX 988
Harrisburg, PA 17108-0988

Professional Recovery Services
Po Box 1880
Voorhees, NJ 08043-7880

Receivable Managment Services
240 Emery Street
Po Box 21298
Lehigh Valley, PA 18002

Regional Adjustment Bureau, Inc.
Po Box 34111
Memphis, TN 38184-0111

Regional Adjustment Bureau, Inc.
Po Box 34111
Memphis, TN 38184-0111

Safeway
PO Box 29239
Phoenix, AZ 85038-9239

Safeway
PO Box 12159
Greenville, SC 29612-0159

Sears/Cbsd
701 East 60th St N
Sioux Falls, SD 57117

Shell/Citi
Po Box 15687
Wilmington, DE 19850

Simm Associates
800 Pencader Drive
Newark, DE 19702

Simm Associates, Inc.
PO Box 7526
Newark, DE 19714-7526

The Bureaus
1721 Central St
Evanston, IL 60204

The Literary Guild
PO Box 6400
Camp Hill, PA 17012

United Collections Bureau, Inc.
5620 Southwyck Blvd., Ste. 206
Toledo, OH 43614

Valentine & Kebartas, Inc
PO Box 325
Lawrence, MA 01842

Viking Collection Services
7500 Office Ridge Circle
Eden Prairie, MN 55344-3678

Viking Collections Services, Inc.
PO Box 59207
Minneapolis, MN 55459-0207

Wamu/Prvdn
P.O. Box 9007
Pleasanton, CA 94566

Wamu/Prvdn
P.O. Box 9007
Pleasanton, CA 94566

Weltman Weinberg & Reis
180 N. LaSalle Street, Suite 240
Chicago, IL 60601

Weltman, Weinberg & Reis
Po Box 93596
Cleveland, OH 44101-5596

Weltman, Weinberg & Reis
175 South 3rd Street, Suite 900
Columbus, OH 43215

Weltman, Weinberg & Reis
175 South 3rd Street, Suite 900
Columbus, OH 43215

**United States Bankruptcy Court
Northern District of Illinois**

In re **John Howard Stone
Suzanne Karen Quinlan Stone**

Debtor(s)

Case No.

Chapter

7

AFFIDAVIT EVIDENCING COMPLIANCE WITH GENERAL RULE 39

Affiant is the attorney of record for

**John Howard Stone
Suzanne Karen Quinlan Stone**

and has knowledge of the matters covered by this affidavit and has read General Rule 39.

Affiant has not directly or indirectly solicited employment by the above-named party or parties, and knows of no solicitation of said party or parties by any person that has resulted in the employment of the affiant, except (here state all exceptions, or if none state "no exception").

No Exception.

Affiant has not paid, or promised to pay, and knows of no payment or promise of payment to the above-named party, or parties, of the costs of this case, or of the medical, living or other expenses of any party, or of any part of an attorney's fee, or of any portion of the recovery by suit or settlement herein to any person whatever other than the above-named party or parties and the attorneys of record herein, except (here state all exceptions, or if none state "no exception").

No Exception.

Affiant has filed contemporaneously herewith a signed copy of any written contingent fee agreement applicable to his compensation for representing the above-named party or parties in this action and represents that signed copy thereof has been furnished to each party whom he represents; if no copy of a contingent fee agreement is filed herewith, affiant represents that his compensation for services in this case is not on a contingent basis.

I, **Alexey Y. Kaplan (Kaplan Law Offices, P.C.) 6272494**, certify under penalty of perjury that the above is true and correct.

Executed on **April 20, 2009**

/s/ Alexey Y. Kaplan (Kaplan Law Offices, P.C.)

Signature

**Alexey Y. Kaplan (Kaplan Law Offices, P.C.)
6272494**

United States Bankruptcy Court
Northern District of Illinois

In re **John Howard Stone**
Suzanne Karen Quinlan Stone

Debtor(s)

Case No.
Chapter

7

**DEBTOR'S CERTIFICATION OF COMPLETION OF POSTPETITION INSTRUCTIONAL
COURSE CONCERNING PERSONAL FINANCIAL MANAGEMENT**

Every individual debtor in a chapter 7, chapter 11 in which § 1141(d)(3) applies, or chapter 13 case must file this certification. If a joint petition is filed, each spouse must complete and file a separate certification. Complete one of the following statements and file by the deadline stated below:

☐ I, _____, the debtor in the above-styled case, hereby certify that on _____, I completed an instructional course in personal financial management provided by _____, an approved personal financial management provider.

Certificate No. (if any):_____.

☐ I, _____, the debtor in the above-styled case, hereby certify that no personal financial management course is required because of *[Check the appropriate box.]*:

☐ Incapacity or disability, as defined in 11 U.S.C. § 109(h);

☐ Active military duty in a military combat zone; or

☐ Residence in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses are not adequate at this time to serve the additional individuals who would otherwise be required to complete such courses.

Signature of Debtor: /s/ John Howard Stone
John Howard Stone

Date: April 20, 2009

Instructions: Use this form only to certify whether you completed a course in personal financial management. (Fed. R. Bankr. P. 1007(b)(7).) Do NOT use this form to file the certificate given to you by your prepetition credit counseling provider and do NOT include with the petition when filing your case.

Filing Deadlines: In a chapter 7 case, file within 45 days of the first date set for the meeting of creditors under § 341 of the Bankruptcy Code. In a chapter 11 or 13 case, file no later than the last payment made by the debtor as required by the plan or the filing of a motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Code. (See Fed. R. Bankr. P. 1007(c).)

United States Bankruptcy Court
Northern District of Illinois

In re John Howard Stone
Suzanne Karen Quinlan Stone

Debtor(s)

Case No. _____
Chapter 7

**DEBTOR'S CERTIFICATION OF COMPLETION OF POSTPETITION INSTRUCTIONAL
COURSE CONCERNING PERSONAL FINANCIAL MANAGEMENT**

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Certificate No. (if any): _____.

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☐ Incapacity or disability, as defined in 11 U.S.C. § 109(h);

☐ Active military duty in a military combat zone; or

☐ Residence in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses are not adequate at this time to serve the additional individuals who would otherwise be required to complete such courses.

Signature of Debtor: /s/ Suzanne Karen Quinlan Stone
Suzanne Karen Quinlan Stone

Date: April 20, 2009

Instructions: Use this form only to certify whether you completed a course in personal financial management. (Fed. R. Bankr. P. 1007(b)(7).) Do NOT use this form to file the certificate given to you by your prepetition credit counseling provider and do NOT include with the petition when filing your case.

Filing Deadlines: In a chapter 7 case, file within 45 days of the first date set for the meeting of creditors under § 341 of the Bankruptcy Code. In a chapter 11 or 13 case, file no later than the last payment made by the debtor as required by the plan or the filing of a motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Code. (See Fed. R. Bankr. P. 1007(c).)

Disclosure Pursuant to 11 U.S.C. §527(a)(2)

You are notified:

1. All information that you are required to provide with a petition and thereafter during a case under the Bankruptcy Code is required to be complete, accurate, and truthful.
2. All assets and all liabilities are required to be completely and accurately disclosed in the documents filed to commence the case. Some places in the Bankruptcy Code require that you list the replacement value of each asset. This must be the replacement value of the property at the date of filing the petition, without deducting for costs of sale or marketing, established after a reasonable inquiry. For property acquired for personal, family, or household use, replacement value means the price a retail merchant would charge for property of that kind, considering the age and condition of the property.
3. The following information, which appears on Official Form 22, Statement of Current Monthly Income, is required to be stated after reasonable inquiry: current monthly income, the amounts specified in section 707(b)(2), and, in a case under chapter 13 of the Bankruptcy Code, disposable income (determined in accordance with section 707(b)(2)).
4. Information that you provide during your case may be audited pursuant to provisions of the Bankruptcy Code. Failure to provide such information may result in dismissal of the case under this title or other sanction, including criminal sanctions.

**IMPORTANT INFORMATION ABOUT BANKRUPTCY ASSISTANCE
SERVICES FROM AN ATTORNEY OR BANKRUPTCY PETITION
PREPARER.**

If you decide to seek bankruptcy relief, you can represent yourself, you can hire an attorney to represent you, or you can get help in some localities from a bankruptcy petition preparer who is not an attorney. **THE LAW REQUIRES AN ATTORNEY OR BANKRUPTCY PETITION PREPARER TO GIVE YOU A WRITTEN CONTRACT SPECIFYING WHAT THE ATTORNEY OR BANKRUPTCY PETITION PREPARER WILL DO FOR YOU AND HOW MUCH IT WILL COST.** Ask to see the contract before you hire anyone.

The following information helps you understand what must be done in a routine bankruptcy case to help you evaluate how much service you need. Although bankruptcy can be complex, many cases are routine.

Before filing a bankruptcy case, either you or your attorney should analyze your eligibility for different forms of debt relief available under the Bankruptcy Code and which form of relief is most likely to be beneficial for you. Be sure you understand the relief you can obtain and its limitations. To file a bankruptcy case, documents called a Petition, Schedules and Statement of Financial Affairs, as well as in some cases a Statement of Intention need to be prepared correctly and filed with the bankruptcy court. You will have to pay a filing fee to the bankruptcy court. Once your case starts, you will have to attend the required first meeting of the creditors where you may be questioned by a court official called a 'trustee' and by creditors.

If you choose to file a chapter 7 case, you may be asked by a creditor to reaffirm a debt. You may want help deciding whether to do so. A creditor is not permitted to coerce you into reaffirming your debts.

If you choose to file a chapter 13 case in which you repay your creditors what you can afford over 3 to 5 years, you may also want help with preparing your chapter 13 plan and with the confirmation hearing on your plan which will be before a bankruptcy judge.

If you select another type of relief under the Bankruptcy Code other than chapter 7 or chapter 13, you will want to find out what should be done from someone familiar with that type of relief.

Your bankruptcy case may also involve litigation. You are generally permitted to represent yourself in litigation in bankruptcy court, but only attorneys, not bankruptcy petition preparers, can give you legal advice.

United States Bankruptcy Court
Northern District of Illinois

In re John Howard Stone
Suzanne Karen Quinlan Stone

Debtor(s)

Case No.

Chapter

7

BUSINESS INCOME AND EXPENSES

FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS (NOTE: ONLY INCLUDE information directly related to the business operation.)

PART A - GROSS BUSINESS INCOME FOR PREVIOUS 12 MONTHS:

1. Gross Income For 12 Months Prior to Filing: \$ 47,396.00

PART B - ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME:

2. Gross Monthly Income \$ 4,000.00

PART C - ESTIMATED FUTURE MONTHLY EXPENSES:

3. Net Employee Payroll (Other Than Debtor) \$ 0.00

4. Payroll Taxes 0.00

5. Unemployment Taxes 0.00

6. Worker's Compensation 0.00

7. Other Taxes 0.00

8. Inventory Purchases (Including raw materials) 0.00

9. Purchase of Feed/Fertilizer/Seed/Spray 0.00

10. Rent (Other than debtor's principal residence) 0.00

11. Utilities 0.00

12. Office Expenses and Supplies 0.00

13. Repairs and Maintenance 0.00

14. Vehicle Expenses 0.00

15. Travel and Entertainment 0.00

16. Equipment Rental and Leases 0.00

17. Legal/Accounting/Other Professional Fees 0.00

18. Insurance 0.00

19. Employee Benefits (e.g., pension, medical, etc.) 0.00

20. Payments to Be Made Directly By Debtor to Secured Creditors For Pre-Petition Business Debts (Specify):

DESCRIPTION	TOTAL
Returns	32.00
Cost of goods sold	2,100.00
Advertising	12.00
Car & truck expenses	650.00
Commssions	565.00
Legal & professional	31.00
Office	82.00
Rent equipment	23.00
Supplies	85.00
Taxes & licenses	35.00
Travel, meals, entertainment	225.00
Utilities	205.00
Seminar & education	435.00
Bank charges	85.00

21. Other (Specify):

DESCRIPTION	TOTAL
-------------	-------

22. Total Monthly Expenses (Add items 3-21) \$ 4,565.00

PART D - ESTIMATED AVERAGE NET MONTHLY INCOME:

23. AVERAGE NET MONTHLY INCOME (Subtract item 22 from item 2)

\$ -565.00

United States Bankruptcy Court
Northern District of Illinois

In re **John Howard Stone,**
Suzanne Karen Quinlan Stone

Debtors

Case No. _____

Chapter 7

DECLARATION OF COMPLIANCE WITH RULE 9009

The undersigned is the attorney for the debtor in this case.

The undersigned declares under penalty of perjury that the Schedules and Forms filed in this case for the debtor were computer generated using *Best Case Bankruptcy* and conform with those prescribed by Bankruptcy Rule 9009.

Date April 20, 2009

/s/ Alexey Y. Kaplan (Kaplan Law Offices, P.C.) 6272494

Signature of attorney

Alexey Y. Kaplan (Kaplan Law Offices, P.C.) 6272494
Kaplan Law Offices, P.C.
4043 Dempster
Skokie, IL 60076
847-676-8600

**United States Bankruptcy Court
Northern District of Illinois**

In re **John Howard Stone
Suzanne Karen Quinlan Stone**

Debtor(s)

Case No.
Chapter

7

**PAYMENT ADVICES COVER SHEET
UNDER 11 U.S.C. § 521(a)(1)(B)(iv)**

I, **John Howard Stone**, declare under penalty of perjury that the foregoing is true and correct (CHECK ONE OF THESE BOXES):

- ☐ I have not been employed by any employer within the 60 days before the date of the filing of the petition.
- ☐ I was employed by an employer within 60 days before the date I filed my bankruptcy petition, but I have not received payment advices or other evidence of payment because ____
- ☐ I have received payment advices or other evidence of payment within 60 days before the date I filed my bankruptcy petition from any employer, and they are attached.

I, **Suzanne Karen Quinlan Stone**, declare under penalty of perjury that the foregoing is true and correct (CHECK ONE OF THESE BOXES):

- ☐ I have not been employed by any employer within the 60 days before the date of the filing of the petition.
- ☐ I was employed by an employer within 60 days before the date I filed my bankruptcy petition, but I have not received payment advices or other evidence of payment because ____
- ☒ I have received payment advices or other evidence of payment within 60 days before the date I filed my bankruptcy petition from any employer, and they are attached.

Date **April 20, 2009**

Signature **/s/ John Howard Stone**
John Howard Stone
Debtor

Date **April 20, 2009**

Signature **/s/ Suzanne Karen Quinlan Stone**
Suzanne Karen Quinlan Stone
Joint Debtor

STATEMENT OF INFORMATION REQUIRED BY 11 U.S.C. §341

INTRODUCTION

Pursuant to the Bankruptcy Reform Act of 1994, the Office of the United States Trustee, United States Department of Justice, has prepared this information sheet to help you understand some of the possible consequences of filing a bankruptcy petition under chapter 7 of the Bankruptcy Code. This information is intended to make you aware of...

- (1) the potential consequences of seeking a discharge in bankruptcy, including the effects on credit history;
- (2) the effect of receiving a discharge of debts
- (3) the effect of reaffirming a debt; and
- (4) your ability to file a petition under a different chapter of the Bankruptcy Code.

There are many other provisions of the Bankruptcy Code that may affect your situation. This information sheet contains only general principles of law and is not a substitute for legal advice. If you have questions or need further information as to how the bankruptcy laws apply to your specific case, you should consult with your lawyer.

WHAT IS A DISCHARGE?

The filing of a chapter 7 petition is designed to result in a discharge of most of the debts you listed on your bankruptcy schedules. A discharge is a court order that says you do not have to repay your debts, but there are a number of exceptions. Debts which may not be discharged in your chapter 7 case include, for example, most taxes, child support, alimony, and student loans; court-ordered fines and restitution; debts obtained through fraud or deception; and personal injury debts caused by driving while intoxicated or taking drugs. Your discharge may be denied entirely if you, for example, destroy or conceal property; destroy, conceal or falsify records; or make a false oath. Creditors cannot ask you to pay any debts which have been discharged. You can only receive a chapter 7 discharge once every eight (8) years.

WHAT ARE THE POTENTIAL EFFECTS OF A DISCHARGE?

The fact that you filed bankruptcy can appear on your credit report for as long as 10 years. Thus, filing a bankruptcy petition may affect your ability to obtain credit in the future. Also, you may not be excused from repaying any debts that were not listed on your bankruptcy schedules or that you incurred after you filed for bankruptcy.

WHAT ARE THE EFFECTS OF REAFFIRMING A DEBT?

After you file your petition, a creditor may ask you to reaffirm a certain debt or you may seek to do so on your own. Reaffirming a debt means that you sign and file with the court a legally enforceable document, which states that you promise to repay all or a portion of the debt that may otherwise have been discharged in your bankruptcy case. Reaffirmation agreements must generally be filed with the court within 60 days after the first meeting of the creditors.

Reaffirmation agreements are strictly voluntary — they are not required by the Bankruptcy Code or other state or federal law. You can voluntarily repay any debt instead of signing a reaffirmation agreement, but there may be valid reasons for wanting to reaffirm a particular debt.

Reaffirmation agreements must not impose an undue burden on you or your dependents and must be in your best interest. If you decide to sign a reaffirmation agreement, you may cancel it at any time before the court issues your discharge order or within sixty (60) days after the reaffirmation agreement was filed with the court, whichever is later. If you reaffirm a debt and fail to make the payments required in the reaffirmation agreement, the creditor can take action against you to recover any property that was given as security for the loan and you may remain personally liable for any remaining debt.

OTHER BANKRUPTCY OPTIONS

You have a choice in deciding what chapter of the Bankruptcy Code will best suit your needs. Even if you have already filed for relief under chapter 7, you may be eligible to convert your case to a different chapter.

Chapter 7 is the liquidation chapter of the Bankruptcy Code. Under chapter 7, a trustee is appointed to collect and sell, if economically feasible, all property you own that is not exempt from these actions.

Chapter 11 is the reorganization chapter most commonly used by businesses, but it is also available to individuals. Creditors vote on whether to accept or reject a plan, which also must be approved by the court. While the debtor normally remains in control of the assets, the court can order the appointment of a trustee to take possession and control of the business.

Chapter 12 offers bankruptcy relief to those who qualify as family farmers. Family farmers must propose a plan to repay their creditors over a three-to-five year period and it must be approved by the court. Plan payments are made through a chapter 12 trustee, who also monitors the debtor's farming operations during the pendency of the plan.

Finally, chapter 13 generally permits individuals to keep their property by repaying creditors out of their future income. Each chapter 13 debtor writes a plan which must be approved by the bankruptcy court. The debtor must pay the chapter 13 trustee the amounts set forth in their plan. Debtors receive a discharge after they complete their chapter 13 repayment plan. Chapter 13 is only available to individuals with regular income whose debts do not exceed \$1,000,000 (\$250,000 in unsecured debts and \$750,000 in secured debts).

AGAIN, PLEASE SPEAK TO YOUR LAWYER IF YOU NEED FURTHER INFORMATION OR EXPLANATION, INCLUDING HOW THE BANKRUPTCY LAWS RELATE TO YOUR SPECIFIC CASE.

/s/ John Howard Stone

Debtor's Signature

April 20, 2009

Date

/s/ Suzanne Karen Quinlan Stone

Joint Debtor's Signature

April 20, 2009

Date